

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
Eastern Division

In Re:)	Case Number: 20-18446
Charles S Bremner)	
Leslie Lule)	Chapter: 13
)	Honorable A. Benjamin Goldgar
)	
Debtor(s))	

**AGREED ORDER RESOLVING CREDITOR MIDFIRST BANK'S MOTION FOR
RELIEF FROM STAY FOR PROPERTY LOCATED AT 5222 CLEVELAND ST,
SKOKIE, IL 60077 (DOCKET # 39)**

This matter coming to be heard on the Motion for Relief from Stay (Dkt. #39) which was filed in this court by MidFirst Bank ("Creditor"), Creditor and Charles S Bremner and Leslie Lule (collectively, "Debtor"), by and through their attorneys have agreed to a course of action which will condition the continuation of the automatic stay upon certain provisions incorporated herein for the protection of Creditor;

Debtor failed to make regular monthly mortgage payments to Creditor and is currently in default for the months of February 2023 through May 2023, incurring a total post-petition arrearage of \$9,255.44, which consists of 4 post-petition payments for February 1, 2023 through May 1, 2023 at \$2,126.36 each, and attorney fees and costs of \$750.00. There is \$1,273.64 in suspense, which reduces the total post-petition arrearage to \$7,981.80.

IT IS HEREBY ORDERED:

1. In order to partially resolve the post-petition delinquency, Debtor agrees to submit to Creditor and Creditor agrees to accept a lump sum payment in the amount of \$3,000.00 on or before May 31, 2023 reducing the post-petition delinquency to \$4,981.80.
2. In order to eliminate said post-petition delinquency, Creditor must receive the following payments by the corresponding dates:
 - a. \$830.30 on or before June 20, 2023;
 - b. \$830.30 on or before July 20, 2023;
 - c. \$830.30 on or before August 20, 2023;
 - d. \$830.30 on or before September 20, 2023;
 - e. \$830.30 on or before October 20, 2023;
 - f. \$830.30 on or before November 20, 2023.
3. That Creditor must receive the payments listed on Paragraph #1 and Paragraph #2 on or before the corresponding date. If Creditor fails to receive any one scheduled payment, the repayment schedule is void and if the Debtor fails to bring the loan post-petition current within ten (10) calendar days after mailing notification to the Debtor and their attorney, the stay shall be automatically terminated as to Creditor, its principals, agents, successors and/or assigns as to the subject property, upon filing a Notice of Failure to Comply with Order with the clerk of the court.

4. Debtor must continue to make timely post-petition mortgage payments directly to Creditor beginning June 1, 2023.

5. If Debtor fails to pay two (2) future monthly mortgage payment on or before the date on which it is due and if the Debtor fails to bring the loan post-petition current within ten (10) calendar days after Creditor mailed notification to the Debtor and their attorney, the stay shall be automatically terminated as to Creditor, its principals, agents, successors and/or assigns as to the subject property, upon filing a Notice of Failure to Comply with Order with the clerk of the court.

6. If Creditor has to send a Notice of Default, the Debtor shall pay \$100.00 per notice, as attorney fees, in addition to whatever funds are needed to cure the default prior to the expiration of the allowed cure period.

7. If this bankruptcy proceeding is converted to Chapter 7, dismissed or discharged, this Order shall be terminated and have no further force or effect.

/s/Todd J Ruchman
Attorney for Creditor

/s/Michelle E Mandroiu
Attorney for Debtor

Enter: 

Dated: June 8, 2023

United States Bankruptcy Judge

Prepared by:

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